IN THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

JOHN LOZANO AND SUSIE LOZANO	}
Plaintiffs,	} }
v.	CIVIL ACTION NO. H-03-1891
OCWEN FEDERAL BANK, FSB	}
Defendant.	} }

FINAL JUDGMENT

On this day, September 29, 2005, in the action pending between Plaintiffs, John Lozano and Susie Lozano and Defendant, Ocwen Federal Bank, FSB, the court issued its Opinion and Order on Summary Judgment that Plaintiffs' claims must be dismissed as a matter of law, and the court hereby **ORDERS** that Plaintiffs take nothing, and that Defendant, Ocwen Federal Bank, FSB, is awarded its costs.

SIGNED at Houston, Texas, this 29th day of September, 2005.

MELINDA HARMON UNITED STATES DISTRICT JUDGE